

III. REMARKS

Claims 1-28 are pending in this application. By this Amendment, claims 1, 6, 11, 17, 21 and 24-28 have been amended. The above amendments and the following remarks are being made to facilitate early allowance of the presently claimed subject matter. Applicants reserve the right to pursue the full scope of the subject matter of the original claims in a subsequent patent application that claim priority to the instant application. Reconsideration in view of the following remarks is respectfully requested.

In the Office Action, the Office indicates that a certified copy of the foreign priority document Japan 2000_91794 has not been provided. Applicants submit that Japan 2000-384420 of 12/18/2000 is the correct foreign application, to which a foreign priority has been claimed. Priority to Japan 2000-91794 was incorrectly stated in the original application transmittal. Appropriate correction is respectfully requested.

In the Office Action, claims 1-6, 8-9, 11-18, 20-21 and 24-28 are rejected under 35 U.S.C. 102(c) as being anticipated by Webb et al. (USPN 6,877,661), hereinafter “Webb”, and claims 7, 10, 19 and 22-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Webb. Applicants respectfully traverse these rejections for the reasons that follow.

Webb does not qualify as a prior art reference by itself because it was filed later than the current application. The current application claims foreign priority to Japanese application number 2000_384420, which was filed on 12/18/2000. Webb was filed on 08/16/2001. As such, Webb does not qualify as a prior art reference by itself.

Applicants notice that Webb may claim a domestic priority to the provisional application No. 60/225,805 of 08/16/2000. However, there is no evidence showing that the provisional application supports the disclosure of Webb that is relied on by the Office in the rejection. In view of the foregoing, Applicants respectfully request the Office either withdraw the rejection based on Webb or provide evidence to show that provisional application No. 60/225,805 supports the disclosure of Webb relied on by the Office in the rejections.

In addition, Applicants submit that Webb does not disclose or suggest the claimed invention, as amended. With respect to independent claims 1, 6, 11, 17, 21, and 24-28, the claimed invention includes, *inter alia*, “the registration information linked to a financial account of the customer with an external financial institution[.]” (Claim 1, similarly claimed in claims 6, 11, 17, 21, and 24-28). Webb discloses a method for scanning a LCD display of symbolic information such as barcodes. (Col. 2, lines 53-55). In the exemplary system 300, Webb only discloses registration of coupon information which is not a financial account. In addition, in Webb, the coupon information is registered between a customer and a store, but is not “with an external financial institution”.

Webb discloses that the coupon redemption may be processed “as if the manufacturer or other coupon issuer has a specialized credit card to be used in the redemption of electronic coupons.” (Col. 13, lines 10-13). However, a specialized credit card of the coupon issuer in the redemption of the coupon is different than a financial account of a customer (in Webb, the coupon holder). In addition, the peripheral mentioning of a credit card in Webb does not disclose sufficiently to enable an implementation of the claimed details of the current invention. For example, Webb does not disclose “the registration information [is] linked to a financial account of the customer with an external

financial institution” and that “the reply information indicating an approval of payment from the financial account[.]” (Claim 1).

In view of the foregoing, Webb does not disclose or suggest the claimed invention.

Accordingly, Applicants respectfully request withdrawal of the rejection.

Applicants respectfully submit that the application is in condition for allowance. Should the Examiner believe that anything further is necessary to place the application in better condition for allowance, the Examiner is requested to contact Applicants’ undersigned attorney at the telephone number listed below.

Respectfully submitted,

/Spencer K. Warnick/

Dated: 9/4/2007

Spencer K. Warnick
Reg. No. 40,398
(JZ)

Hoffman, Warnick & D’Alessandro LLC
75 State Street, 14th Floor
Albany, NY 12207
(518) 449-0044 - Telephone
(518) 449-0047 - Facsimile